Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

Project Name/Number: Individual Life/INLAR0123204F01

# Filing at a Glance

Company: SENTRY LIFE INSURANCE COMPANY

Product Name: Individual Life SERFF Tr Num: SELX-125878044 State: Arkansas

TOI: L08 Life - Other SERFF Status: Closed-Accepted State Tr Num: 40709

For Informational Purposes

Sub-TOI: L08.000 Life - Other Co Tr Num: INLAR0123204F01 State Status: Filed-Closed

Filing Type: Form Reviewer(s): Linda Bird

Author: SPI SentryInsuranceLH Disposition Date: 01/13/2009

Date Submitted: 10/29/2008 Disposition Status: Accepted For

Informational Purposes
Implementation Date:

Implementation Date Requested: 10/29/2008

State Filing Description:

#### **General Information**

Project Name: Individual Life Status of Filing in Domicile:
Project Number: INLAR0123204F01 Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:

Explanation for Combination/Other: Market Type:

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 01/13/2009 Explanation for Other Group Market Type:

State Status Changed: 01/13/2009 Created By: SPI SentryInsuranceLH

Submitted By: SPI SentryInsuranceLH Corresponding Filing Tracking Number:

Filing Description:

Deemer Date:

The above captioned form is being submitted For Information Only.

This form has been changed due to a change in the Medical Information Bureau notice requirements. It is replacing form 340-249(ARN) which was approved by your Department on December 18, 1998.

Any future changes to this form will not be filed with the department, since filing of this form is not required.

Also, page 2 included a list of all policies and riders available and instructions for the agent. We no longer have a need to include this information.

Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

Project Name/Number: Individual Life/INLAR0123204F01

## **Company and Contact**

#### **Filing Contact Information**

Linda Mijal, Compliance/Development Analyst Linda.Mijal@sentry.com 1800 North Point Drive 715-346-7187 [Phone] Stevens Point, WI 54481 715-346-6044 [FAX]

**Filing Company Information** 

SENTRY LIFE INSURANCE COMPANY CoCode: 68810 State of Domicile: Wisconsin

1800 North Point Drive Group Code: 169 Company Type:
Stevens Point, WI 54481 Group Name: State ID Number:

(715) 346-6000 ext. [Phone] FEIN Number: 39-6040276

-----

# **Filing Fees**

Fee Required? No Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

SENTRY LIFE INSURANCE COMPANY \$0.00 10/29/2008

Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

Project Name/Number: Individual Life/INLAR0123204F01

# **Correspondence Summary**

#### **Dispositions**

Status Created By Created On Date Submitted

Accepted For Linda Bird 01/13/2009 01/13/2009

Informational Purposes

**Objection Letters and Response Letters** 

Objection Letters Response Letters

Status Created By Created On Date Submitted Responded By Created On Date Submitted

Pending Linda Bird 10/29/2008 10/29/2008

Industry Response

Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

Project Name/Number: Individual Life/INLAR0123204F01

# **Disposition**

Disposition Date: 01/13/2009

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

**Form** 

Project Name/Number: Individual Life/INLAR0123204F01

Schedule	Schedule Item	Schedule Item Status Public Access
Supporting Document	Certification/Notice	No
Supporting Document	Application	No
Supporting Document	Cover Letter	No
Supporting Document	AR - NAIC TRANSMITTAL DOC, AR -	No
	NAIC FORM FILING ATTACHMENT	

No

Part I - Life Insurance Application

Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

Project Name/Number: Individual Life/INLAR0123204F01

## **Objection Letter**

Objection Letter Status Pending Industry Response

Objection Letter Date 10/29/2008 Submitted Date 10/29/2008

Respond By Date Dear Linda Mijal,

This will acknowledge receipt of the captioned filing.

#### Objection 1

- Part I Life Insurance Application, 340-249A-2 (Form)
- Certification/Notice (Supporting Document)
- Application (Supporting Document)
- Cover Letter (Supporting Document)
- AR NAIC TRANSMITTAL DOC, AR NAIC FORM FILING ATTACHMENT (Supporting Document)

Comment: The filing fee was not included under EFT on this submission. Please advise if a check for the filing fee will follow by regular mail on this filing? We will hold your filing in a pending status until the fee is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

Project Name/Number: Individual Life/INLAR0123204F01

# Form Schedule

**Lead Form Number:** 

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
	340-249A-2 Application/Part I - Life InsuranceInitial					340-249A-
Enrollment Application						2.PDF
Form						



Referred to as "Sentry"

PAR	RT I - LIFE
INS	URANCE APPLICATION
ID#	

(Enter ID# from submitted application(s).)

	AGENT'S REPORT Report must be completed on all applications. Complete fully and sign as indicated.
1.	Was the sales interview(s) conducted in a language other than English? Yes X No  If yes, specify language
	Do you speak that language? Yes No If no, how were questions asked?
2.	Were the following given?:  The Important Notice to the Proposed Insured(s)?  The Temporary Insurance Agreement to the Owner(s)?  The Buyer's Guide and Disclosure Statement (if required) to the Owner(s)?  A copy of an Illustration to the Owner(s)?  Yes No No
3.	Is this application(s) for Business Insurance?  Yes X No If yes, complete Business Insurance Section A-F
	BUSINESS INSURANCE SECTION
<b>В</b> .	Nature of Business Approximate # of employees The purpose of this business insurance is:
	Buy/sell protection Loan security Supplemental benefit for employee Key person indemnification Family income protection Supplemental retirement
C.	Other Net Worth \$ Sales for past year \$ (Estimates acceptable)  Proposed Insured's Salary \$ Other Insured Rider's Salary \$
l F.	Was the Home Office proposal unit involved? Yes No Amount of business insurance in force and/or applied for on each officer/member of the firm (all companies).
۱· ا	Name Age Position In force Amount applied for
	<u> </u>
	\$ \$
4	List all agent(s) to receive commissions. % of Home Business
	Name (Print) John Doc Salescode Commissions Phone Phone Phone 2222
	BASE INSURED IS UNDER AGE 18.
5. 6.	How many children are in the household? Yes No If not, explain.
7.	How much insurance is in force on the parent(s) or legal guardian(s) of this child?
L	
in	certify that I met with the Proposed Insured(s) on this date. I am not aware of any information regarding eligibility, acceptability, or surability other than what is stated in this application(s) and agent's report that may adversely affect any person who is proposed in this application in the context of
	Agent Signature  4-18-06  Date
-	Agent Signature Date
	Agent must have a resident or non resident license for residence state of the Proposed Insured(s) and for the state where the pplication(s) is/are signed.)



Referred to as "Sentry"

PART I - LIFE
<b>INSURANCE APPLICATION</b>
ID#

(Enter ID# from submitted application(s).)

# BANK CHECK PAYMENT AUTHORIZATION

TO: SENTRY LIFE INSURANCE COMPANY	Check One:	A checking	_ Savings		
I hereby request and authorize you to debit n	ny checking o	r savings account	maintained at the	below named financial	institution for the
payment to Sentry Life Insurance Company (	Sentry) of pre	emiums due on all	insurance policies	referenced below and	renewals thereof.
It is agreed that:			·		

- 1. Any requirement for giving notice of premiums due shall be waived as long as the automatic payment plan is in effect. No premium or portion thereof shall be deemed to have been paid unless Sentry receives actual payment at its Home Office. If there are insufficient funds at the date of deduction, you may request collection again with any charges for the initial non-payment or second request to be paid by me. The use of this plan shall in no way alter or amend the provisions of any policy upon non-payments of the premium due.
- 2. If this authorization pertains to a policy issued, on which the mode of payment is now other than monthly, this shall constitute an election to alter such mode to a monthly basis.
- 3. It will not be necessary for any officer or employee of Sentry to sign such debits.
- 4. Sentry shall incur no liability by reason of the dishonor of any such debit.
- 5. This payment plan shall continue in effect unless terminated by Sentry or me by thirty (30) days written notice to the other party. In addition, Sentry may terminate the plan immediately if any debit is not paid upon presentation.

178-06 55555 Mark M. Sentry

Date Account Number Signature of Depositor As it Appears On Record

#### **SENTRY LIFE INSURANCE COMPANY**

ATTACH VOID CHECK HERE (Do Not Attach Deposit Slip)

As a convenience to me, I hereby authorize you to pay and charge to my checking or savings account debits drawn by and payable to the order of Sentry Life Insurance Company (Sentry), Stevens Point, Wisconsin, whether or not made electronically, provided there are sufficient collected funds in said account to pay the same upon presentation. It will not be necessary for any officer or employee of Sentry to sign such debits. I agree that your rights in respect to each such debits shall be the same as if it were a debit drawn on you and signed personally by me. This authority is to remain in effect until revoked by me in writing.

4-18-06 555:555 Mark M. Sentry
Date Account Number Signature of Depositor

To: The Financial Institution Named Above

In consideration of your participation in a plan by which amounts payable to Sentry Life Insurance Company (Sentry) are collected by debits drawn by and payable to the order of Sentry on the accounts of persons who are responsible for these payments, Sentry does hereby agree that:

- The presentation by Sentry, whether or not done electronically, of any such item for payment by you shall constitute the warranty of Sentry that it holds your depositor's written authorization to draw it. You shall have no obligation in the processing of such items beyond ascertaining that such items are payable to Sentry and are endorsed for deposit by Sentry.
- 2. It will indemnify and hold you harmless from any liability to any person having an account with you arising out of a payment by you, or out of a dishonor by you, whether with or without cause or intentionally or inadvertently, of any debit drawn by Sentry on the account of such person; and it will indemnify and hold you harmless from any liability to any person making claim under any policy of insurance with respect to which debits are drawn, whether arising by policy lapse, forfeiture or otherwise.
- 3. It will refund to you any amount erroneously paid by you on any such debit.

SENTRY LIFE INSURANCE COMPANY

Secretary

By: WORnely



Referred to as "Sentry"

SUPPLEMENT TO LIFE	
<b>INSURANCE APPLICATIO</b>	N
ID#	_

(Enter ID# from submitted application(s).)

#### **RECEIPT**

READ THIS RECEIPT AND AGREEMENT CAREFULLY! In this Receipt and Agreement the words we, our, us refer to Sentry as indicated in the Application. The word you refers to the Proposed Insured(s). Only an officer of Sentry may change or waive any of the terms and conditions below. ALL PREMIUM CHECKS MUST BE MADE PAYABLE TO SENTRY. DO NOT MAKE CHECK PAYABLE TO THE AGENT OR LEAVE THE PAYER BLANK

PAYEE BLANK.			
Receipt: Plan of Insurance Whole Lite	<u>ر</u>	1 1	
\$100.00 for life insurance has been received from	///ark ///	l. Sentry	as payment for Life Insurance
on Mark M. Jentry		_ with an application(s),	naving the same date as this Receipt
Dated at Any town, WI on 5	<i>1-18 ,200</i> 6_	Joh	n Doe
(Location) (N	Month/Day) (Year)	O (Siç	gnature of Agent)
TEMPORARY LIF	E INSURANCE AGREE	MENT	
If at least 1/12 of the annual premium is paid, including all policy applied for, and subject to the conditions and termi			
Effective Date of Life Insurance			
The Effective Date is the latest of the following dates:			
<ul> <li>the date the application(s) was/were completed.</li> <li>the date you have completed all required medical examinates</li> </ul>	nations and tests.		
Accidental Death If you die from accidental bodily injury, this Temporary L application(s) was/were completed.	ife Insurance Agreement	will be considered to have	been in effect on the date the
Conditions Where There Is No Coverage			
<ul> <li>In completing this application(s), if there is fraud or misre this Agreement. Only a refund of all payments will be m</li> <li>If you die by suicide whether sane or insane, only a refur</li> <li>No insurance begins under this Agreement if no paymen</li> </ul>	ade. nd of all payments will be i	made.	•
Amount of Temporary Life Insurance			
Under this Agreement, the death benefit will be the amoun \$500,000 limitation includes all life insurance presently in Accidental Death Benefit, Disability Waiver Benefit, Payor I	force or applied for under	another application with	Sentry Life Insurance. The
Termination of Life Insurance			
This temporary life insurance will terminate on the earlies • the date we approve the application(s) without modificat • the date we offer a policy other than as applied for; • the date we decline the application(s); • the date the application(s) is/are voluntarily withdrawn b • 60 days from the date of this Receipt	ion;	ed Insured(s);	
If the application(s) is/are declined, or this agreement(s) of	loes not become effective	, our only obligation will b	e to refund the premium paid.
Acknowledgement			
I have received and read this Receipt and Agreement. I un	nderstand their terms, limi	ts and provisions.	
Mark M Sonto.		4-18-	06
Signature of Proposed Insured(s)		Dat	
Signature of Owner(s)		Dat	<u> </u>

340-249A-2

(if other than Proposed Insured)

# SUPPLEMENT TO APPLICATION ID#\_\_\_\_\_

(Enter ID# from submitted application(s).)

#### IMPORTANT NOTICE, KEEP FOR YOUR RECORDS

Important Notice from Sentry. We believe you should know exactly what you're getting when you purchase a life insurance policy, and what happens while your application(s) is/are being processed. So, we've written your policy and consumer information notices in easy-to-understand language with no legal jargon or fine print. We feel greater understanding of your rights and our obligations will improve our ability to serve you.

Information about you helps us evaluate your application. Like you, we are concerned about your privacy. But, we must have certain information about you to fairly evaluate your life insurance application(s). We need to look at the accuracy of information on the application(s), at your life insurance needs, and at your exposure to various risks in order to determine a fair price for your insurance protection. Otherwise, people with fewer risks would have to pay the same rate as people with higher risks.

#### We may consult various sources. These include:

- statements you make on the application(s);
- results of your physical examination and/or medical studies (if required);
- reports we receive from doctors or medical facilities; consumer reports;
- the Medical Information Bureau.

The consumer report may be obtained through personal interviews with your neighbors, friends, employers, or others you know. It includes information regarding your character, general reputation, personal characteristics and lifestyle. If you make a written request, we will mail to you a complete and accurate account of the nature and scope of any investigation we have requested, within five days after we receive your written request. You should understand that information contained in a report prepared for us by an outside agency may be kept by the agency and disclosed to others. You may receive and inspect any such report directly from the consumer reporting agency. You may also contact the Federal Trade Commission for a written summary of consumer rights prepared pursuant to section 609(c) of the Fair Credit Reporting Act.

Information about you will be treated as confidential. Disclosures will be made to other insurance companies to whom you apply for life or health insurance, or to whom a claim for benefits may be submitted, or to our reinsurers, but only upon your authorization. Disclosures will be made without your authorization only when required by law.

Information regarding your insurability will be treated as confidential. Sentry, or its reinsurers may, however, make a brief report thereon to the Medical Information Bureau (MIB), a not-for-profit membership organization of insurance companies, which operates an information exchange on behalf of its Members. If you apply to another MIB Member company for life or health insurance coverage, or a claim for benefits is submitted to such company, MIB upon request, will supply such company with the information in its file.

You have access to your records. Upon receipt of a request from you, MIB will arrange disclosure of any information it may have in your file. Please contact MIB at 866-692-6901 (TTY 866-346-3642 for hearing impaired). If you question the accuracy of information in the MIB file, you may contact MIB and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the MIB information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02112.

You may obtain the nature of any personal information Sentry maintains concerning you, and, if necessary, seek a correction by writing or calling Corporate Relations, Sentry Insurance Company, 1800 North Point Drive, Stevens Point, WI 54481, (715) 346-6225. You will be sent an inquiry form to be completed and returned to us.

Company Tracking Number: INLAR0123204F01

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Product Name: Individual Life

Project Name/Number: Individual Life/INLAR0123204F01

# **Supporting Document Schedules**

Item Status: Status

Date:

Bypassed - Item: Certification/Notice

Bypass Reason: N/A

Comments:

Item Status: Status

Date:

Bypassed - Item: Application

Bypass Reason: N/A

Comments:

Item Status: Status

Date:

Satisfied - Item: Cover Letter

Comments: Attachment:

Cover Letter.PDF

Item Status: Status

Date:

Satisfied - Item: AR - NAIC TRANSMITTAL DOC,

AR - NAIC FORM FILING

**ATTACHMENT** 

Comments:

Attachments:

AR - NAIC TRANSMITTAL DOC.PDF

AR - NAIC FORM FILING ATTACHMENT.PDF

Stevens Point, WI 54481-8018



October 29, 2008

COMPLIANCE - LIFE AND HEALTH ARKANSAS DEPARTMENT OF INSURANCE 1200 WEST THIRD STREET LITTLE ROCK, AR 72201-1904

#### SENTRY LIFE INSURANCE COMPANY NAIC # 19-68810 FORM 340-249A-2 — PART I — LIFE INSURANCE APPLICATION

The above captioned form is being submitted For Information Only.

This form has been changed due to a change in the Medical Information Bureau notice requirements. It is replacing form 340-249(ARN) which was approved by your Department on December 18, 1998.

Any future changes to this form will not be filed with the department, since filing of this form is not required.

Also, page 2 included a list of all policies and riders available and instructions for the agent. We no longer have a need to include this information.

We respectfully await your acknowledgement.

Linda Mijal

Compliance/Development Analyst

715-346-7187(voice)

Linea myal

715-346-6044(fax)

Linda.Mijal@sentry.com

# Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas								
	Department Use Only									
2.	State Tracking ID									
3.	Insurer Name & Address		Domicile	Insurer License Type	e	NAIC Group #	NAI	C#	FEIN#	State #
1800	TRY LIFE INSURANCE COM North Point Drive ns Point WI 54481	IPANY	WI			169	688	310	39- 6040276	
4.	Contact Name & Address		Telephone	:#	Fa	ıx#	E	E-mail	Address	
1800	Mijal North Point Drive ns Point WI 54481		800-533-78	327	71	5-346-6044	L	Linda.l	Mijal@sentry	v.com
5.	Requested Filing Mode		Combina	& Approval tion (please exp ease explain):	olai	File & Use		Info	ormational	_
6.	Company Tracking Number	r INLAR	0123204F01							
7.	New Submission     ■ Property Submi		ıbmission	Previous file	e #					
			Individual	Franc	hise	e				
8.	Market	Gr	Group    Small   Large   Small and Large     Employer   Association   Blanket     Discretionary   Trust     Other:							
9.	Type of Insurance	L0	4I Individual	Life - Term					<del>_</del>	
10.	Product Coding Matrix Filing Code	L0	L04I.500 Other							
11.	Submitted Documents		FORMS							

LH TD-1, Page 1 of 2 © 2007 National Association of Insurance Commissioners

12.	Filing Submission Date	10-29-08
12.	Fining Submission Date	
10	Filing Fee	Amount Check Date
13.	(If required)	Retaliatory  Yes  No Check Number
14.	Date of Domiciliary Approval	10-14-98
15.	Filing Description:	
	The above captioned form is being s	submitted For Information Only.
	249(ARN) which was approved by	a change in the Medical Information Bureau notice requirements. It is replacing form 340-your Department on December 18, 1998.
	Any future changes to this form will	l not be filed with the department, since filing of this form is not required.
	Also, page 2 included a list of all poinclude this information.	plicies and riders available and instructions for the agent. We no longer have a need to
1/		
16. I HE	Certification (If required) REBY CERTIFY that I have reviewe	ed the applicable filing requirements for this filing, and the filing complies with all
	cable statutory and regulatory provisi	
Print	Name Linda Mijal	Title Compliance/Development Analyst
	Linda Myal	
Signa	ature	Date 10-29-08

LH TD-1, Page 2 of 2 © 2007 National Association of Insurance Commissioners INS11799

17.	Form Filing Attachment			
This f	iling transmittal is part of company tracking number	INLAR0123204F01		
This f	iling corresponds to rate filing company tracking number			

	Document Name	Form Number		Replaced Form Number
	Description	1		Previous State Filing Number
01	Part I - Life Insurance			_
	Application	240 240 4 2	Revised	
		- 340-249A-2	Other	
02			☐ Initial	
			Revised	
		1	Other	
03			☐ Initial	
			Revised	
		1	Other	
04			☐ Initial	
			Revised	
			☐ Other	
05			Initial	
			Revised	
			☐ Other	
06			Initial	
		_	Revised	
			Other	
0.7				
07			Initial	
		4	Revised	
			Other	
08			Initial	
00			Revised	
		4	Other	
09			Initial	
			Revised	
		1	Other	
10			☐ Initial	
			Revised	
			☐ Other	
11			Initial	
			Revised	
			☐ Other	